

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

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In re:	:	Case No. 19-24312-GLT
	:	Chapter 13
<b>KAREN LEE GOLIK,</b>	:	Related to Dkt. No. 94
	:	
<i>Debtor.</i>	:	Hearing: <b>May 5, 2021 at 3 p.m.</b>
	:	Response: <b>April 21, 2021</b>

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**ORDER TO SHOW CAUSE AGAINST REVERSE MORTGAGE  
SOLUTIONS AND DIRECTING APPEARANCE BY BANK OF AMERICA**

This matter came before the Court upon the Debtor's *Motion for Status Conference* [Dkt. No. 94] held on March 24, 2021, at which a representative for Reverse Mortgage Solutions ("RMS") with personal knowledge of the Debtor's loss mitigation file was expressly ordered to appear [Dkt. No. 101]. The Court scheduled the status conference in order to clarify the viability of continued loss mitigation efforts, but counsel for RMS did not appear and the Court was unable to satisfy its concerns. Based on a proof of claim filed with the Court, Bank of America holds the note for the Debtor's obligation and RMS is its servicer.

Based upon the foregoing and for the reasons stated on the record, it is hereby **ORDERED, ADJUDGED, and DECREED** that:

1. A show cause hearing is set for **May 5, 2021 at 3 p.m.** where counsel for RMS shall personally appear (as provided in paragraph 2) to show cause why the Court should not hold RMS in contempt for its failure to appear at the March 24, 2021 hearing as previously ordered. To the extent RMS is found in contempt, the Court will also consider whether sanctions may be appropriate, including, but not limited, to a suitable monetary sanction.

2. Counsel for Bank of America shall also appear at the hearing on May 5, 2021.

3. The hearing will be held via Zoom video conference. All parties wishing to appear by video conference must register by submitting a video conference registration form via the link published on Judge Taddonio's website (which can be found at <http://www.pawb.uscourts.gov/judge-taddonios-video-conference-hearing-information>) no later than **4 p.m.** on the business day prior to the scheduled hearing. All counsel and parties participating by video conference shall comply with Judge Taddonio's *Modified Procedures for Remote Participation* (effective October 1, 2020), (which can be found at <http://www.pawb.uscourts.gov/sites/default/files/pdfs/glt-proc-appearances.pdf>.)

4. On or before **April 21, 2021**, RMS may file any response to this *Order*. If no timely response is received, the Court may issue a ruling on this *Order* without further notice or hearing and/or cancel the hearing.

5. The Debtor shall serve a copy of this *Order* on Bank of America, RMS, their respective in-house counsel, and the chapter 13 trustee, and shall file a certificate of service within three (3) business days.

Dated: March 26, 2021

Case administrator to mail to:  
Debtor  
Justin Schantz, Esq.  
Kevin M. Buttery, Esq.  
David Neeren, Esq.  
Charles Griffin Wohlrab, Esq.

  
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GREGORY L. TADDONIO  
UNITED STATES BANKRUPTCY JUDGE

In re:  
Karen Lee Golik  
Debtor

Case No. 19-24312-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Mar 26, 2021

User: dkam  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2021:

Recip ID	Recipient Name and Address
db	+ Karen Lee Golik, 1321 Jeffrey Drive, Irwin, PA 15642-1417

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 28, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor Wilmington Savings Fund Society cwohrlab@raslg.com
Charles Griffin Wohlrab	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust cwohrlab@raslg.com
Charles Griffin Wohlrab	on behalf of Creditor Bank of America N.A. cwohrlab@raslg.com
David Neeren	on behalf of Creditor Bank of America N.A. dneeren@rasnj.com

District/off: 0315-2

User: dkam

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Date Rcvd: Mar 26, 2021

Form ID: pdf900

Total Noticed: 1

David A. Colecchia

on behalf of Debtor Karen Lee Golik colecchia542@comcast.net  
dcolecchia@my-lawyers.us;jmonroe@my-lawyers.us;sshipley@my-lawyers.us;skerr@my-lawyers.us

Justin P. Schantz

on behalf of Debtor Karen Lee Golik jschantz@my-lawyers.us  
colecchia542@comcast.net;office@my-lawyers.us;sshipley@my-lawyers.us;jmonroe@my-lawyers.us;skerr@my-lawyers.us

Kevin M Buttery

on behalf of Creditor Bank of America N.A. kbuttery@rascrane.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

Sindi Mncina

on behalf of Creditor Wilmington Savings Fund Society smncina@rascrane.com

TOTAL: 11